



DECD

State of Connecticut
Department of Economic and
Community Development

MEMORANDUM

Date: April 2006

To: Senator Edwin Gomes, Co-Chair, Housing Committee
Representative Kenneth Green, Co-Chair, Housing Committee
Senator John McKinney, Ranking, Housing Committee
Representative Larry Miller, Ranking, Housing Committee
Senator Eric Coleman, Co-Chair, Planning & Development Committee
Representative Lew Wallace, Co-Chair, Planning & Development Committee
Senator Leonard Fasano, Ranking, Planning & Development Committee
Representative Craig Minor, Ranking, Planning & Development Committee
Members of the Housing Committee
Members of Planning & Development Committee

From: James F. Abromaitis, Commissioner 
Department of Economic and Community Development

Re: **CGS 8-11911 Comprehensive Assessment of the Current and Future Needs for the Elderly Rental Assistance Program**

In accordance with Section 8-11911 of the Connecticut General Statutes, the Department - of Economic and Community Development presents to the Housing and Planning & Development Committees the **Comprehensive Assessment of the Current and Future Needs for the Elderly Rental Assistance Program.**

Should you have any questions or would like additional copies of this report, please contact Joseph Oros at (860) 270-8186.

This report will also be made available on the department's website at www.decd.org.

ELDERLY RENTAL ASSISTANCE PROGRAM

A COMPREHENSIVE ANALYSIS

APRIL 2006

CONNECTICUT DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT



Executive Summary

In accordance with Section 8-119ll of the Connecticut General Statutes, the Department of Economic and Community Development (DECD) in consultation with the Connecticut Housing Finance Authority (CHFA) is required to annually conduct a comprehensive assessment of the current and future needs for rental assistance under section 8-119kk of the general statutes.

More commonly referred to as the Elderly Rental Assistance Program (Elderly RAP), DECD and CHFA undertook a number of separate data collection efforts in order to determine what those current and future needs will be.

The following report details the methodologies employed to achieve this data collection effort, and details some of the specifics related to both the Elderly RAP program, as well as the Rental Housing for the Elderly portfolio in general.

DECD and CHFA, working both in concert and independently, have determined that there is both a significant need in the current year, ending June 30, 2006 and in next five (5) years. The following chart identifies these needs:

ELDERLY RAP

Current Year SFY 05-06	SFY 06-07	SFY 07-08	SFY 08-09	SFY 09-10	SFY 10-11
\$2,058,092	\$4,372,659	\$5,131,526	\$6,022,092	\$7,067,215	\$8,293,717

Please note that needs under SFY 05-06 (Current Year) are the total funds needed for the current year. This would indicate a shortfall in the current allocation (\$1,523,004) of **\$535,088**. Also, the needs under SFY 06-07 also have a shortfall based on the allocation for that period (\$1,523,004) between **\$1,404,754** and **\$2,849,655**.

Depending on how the cost of meeting emergency and long-term capital needs are to be funded, assuming that housing development “self sufficiency” continues to be a goal, an additional **\$85,000,000** in capital funding is also needed. It may be possible to finance this capital funding with Elderly RAP subsidies, however, this methodology needs to be further refined before a recommendation can be made.

CAPITAL NEEDED

Current Year SFY 05-06	SFY 06-07	SFY 07-08	SFY 08-09	SFY 09-10	SFY 10-11
\$0	\$15,000,000	\$20,000,000	\$20,000,000	\$20,000,000	\$10,000,000

Rental Housing for the Elderly – A Brief Description

Responsibility for oversight and programmatic compliance under the State Rental Housing for the Elderly Program falls under both the jurisdiction of DECD and CHFA. In 2002, the General Assembly authorized the transfer of the state's existing housing portfolio to CHFA (PA 02-5) in return for \$85,000,000. The state-financed portfolio, which contained over 16,000 units, included moderate-income rental/family housing, elderly, and congregate housing developments. At present, there are 200 state elderly/disabled housing developments located throughout the state. Although the portfolio transferred to CHFA, both agencies continue to have separate roles in the administration of most of these units.

Department of Economic and Community Development. DECD continues to be the lead state housing agency and retains control of the sale or disposition of any state-financed housing development in the portfolio and administers a number of programs, particularly a state-funded rent subsidy program for elderly/disabled housing developments also known as the Elderly Rental Assistance Program or Elderly RAP.

Connecticut Housing Finance Authority. As noted above, CHFA now oversees the state's housing portfolio including the approval of its management plans, including those serving the elderly/young disabled. During the period of operation of such housing development, housing authorities or other entities are required to submit to CHFA for approval their rent schedules and standards of tenant eligibility and any changes therein, and their proposed budget for each fiscal year, together with such reports and financial and operating statements as the DECD or CHFA finds necessary. Additionally, they are to annually submit verification that the significant facilities and services required to be provided to the residents pursuant to Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988 (42 USC 3600 et seq.) are being provided.

Therefore, each year housing authorities or other entities that manage state-financed housing must submit management plans to the state for approval. Each plan, which is the operating budget for each housing development being managed by the entity, contains the rents charged, the total revenues generated, and total expenditures for each housing development. From these budgets CHFA evaluates how each housing development is doing financially, whether rents should be increased, or further reserves established.

At present, there are 200 state elderly/disabled housing developments located throughout the state. Local housing authorities operate all but seven of the 200 state elderly/disabled housing developments. The total number of state elderly/disabled housing units is **7,256**. It is important to note that there are eleven (11) elderly housing projects that are not included in this report. This is primarily because this project-based rental assistance has historically provided sufficient operating funds, as well as sufficient capital reserves to ensure the long-term financial and physical health of these

properties. The number of units in each town with state elderly/disabled housing developments ranges from 20 units to 240 units.

In accordance with Section 8-45 CGS, housing authorities that operate state elderly/disabled housing developments must cover their operating costs with rent revenues and other housing development income, such as interest from investments. At the same time, tenants pay a "base rent" amount, which by law must be the lowest amount the housing development requires to meet expenses, or a percentage of their income up to 30 percent, whichever is greater. The state currently provides no operating subsidies for elderly/disabled housing developments. However, as indicated above, DECD administers a program of tenant-based rental assistance that is available to 46 of the 92 owners/sponsors of these units.

All state elderly/disabled tenants must be low-income (defined as less than 80 percent of area median income), however, there is no asset limitation. As a result, there are individuals living in housing developments who pay more than base rent and pay up to 30 percent of their monthly adjusted income. Income from what are known as "excess of base" tenants allows owners/sponsors to maintain reserves for long-term expenses and to keep "base rent" increases to a minimum.

Historically, the highest income tenants tend to be elderly individuals who have pensions, income from investments, or other assets that provide income in addition to social security retirement benefits. Generally speaking young disabled individuals are unlikely to have any accumulated assets or income sources other than social security disability (SSI) benefits. As a result, non-elderly disabled residents tend to have lower incomes than their elderly counterparts. These tenants provide less rent revenue to support housing development costs, are unlikely to produce significant excess of base income, and are more likely to need tenant rental assistance. Logically, young disabled tenants are also likely to stay in residence longer than elderly tenants, due to their lower ages upon entry and lack of alternative affordable housing.

The Legislative Program Review and Investigations Committee (LPRIC) recently studied the possibility of serious financial problems resulting from mixed populations in state elderly/disabled housing. The financial impact of the mixed population policy is related both to the very low incomes of many non-elderly disabled persons and the rent structure required for state elderly/disabled housing developments. As noted by LPRIC the critical lack of affordable and accessible housing in Connecticut also contributes to this problem. In addition, the elderly turnover rate tends to be higher than that of the younger disabled because of death or progressive need for more intensive assisted living arrangements as they age.

Many sponsors believe increasing admissions of younger disabled tenants with incomes limited to SSI benefits will have a significant financial impact on the operations of these developments. Without the excess of base revenues from higher income tenants or some increase in state rental assistance with escalating operating budgets, current operations cannot be sustained without large increases in the base rent. The result will

be less access for very low-income individuals and the accelerated deterioration of the properties making them unsuitable housing for anyone.

Elderly Rental Assistance Program – A Brief Description

The Elderly Rental Assistance Program (Elderly RAP), administered by the DECD, provides rental assistance for residents of state-funded elderly housing developments. Participants must spend more than 30 percent of their income on rent and utilities in order to qualify. The amount of rental assistance is the difference between 30 percent of the individual's adjusted gross income, minus a utility allowance and the base rent. Sponsors that operate state-assisted housing determine which of their tenants are eligible based on annual certifications of tenants' income.

In SFY 04, DECD provided approximately \$1.4 million in elderly RAP subsidies to 1,238 units, which are administered by 46 different sponsors. Even though state elderly/disabled housing rents are generally well below market rates and among the lowest of publicly assisted housing rents, a substantial number of elderly and disabled residents lack sufficient income to pay even base rents. As a group, younger disabled residents need subsidies to afford base rents more than the population of elderly tenants. Tenant rent subsidies on average range from just a few dollars to nearly all of the entire monthly base rent charge.

As discussed earlier, responsibility for overseeing the state's entire portfolio of existing subsidized housing, which includes state elderly/disabled housing developments, was transferred to CHFA from DECD in July 2002. In this new management role, CHFA is now responsible for reviewing and approving the rent schedules and budgets of all state elderly/disabled housing developments.

Rents for state elderly/disabled housing developments vary widely depending several factors including:

- the housing development's financial condition;
- how and when the housing development received state funding (e.g., housing developments financed with grants and early housing developments that received the lowest interest loans generally have the lowest capital costs); and
- the types of services included in the monthly rental charge, which can range from water only to all utilities.

A housing development's rent structure is also impacted by the amount of tenant rental assistance it receives, if any, under the state's Elderly RAP program. Under the current division of authority for state housing, CHFA is responsible for asset management and budget review. DECD is in control of the state elderly RAP as well as some potential resources for capital improvements.

Ensuring financial stability and affordable rents requires coordination of CHFA's action on rent increase requests and DECD's allocation of tenant rent subsidy funds.

Purpose of the Report

The General Assembly passed Public Act 05-239 ***An Act Implementing the Recommendations of the Legislative Program Review and Investigations Committee Relating To Populations in State Elderly and Disabled Housing Projects. (Attachment 1)*** This legislation placed many requirements on both the Department of Economic and Community Development (DECD) and the Connecticut Housing Finance Authority (CHFA). ***The particular requirement addressed in this report is found in Section 2.*** Specifically, Section 2 of this act requires the DECD, in consultation with the CHFA to conduct a comprehensive assessment of the current and future needs for rental assistance under section 8-119kk of the general statutes.

As a result, both agencies met again on August 2, 2005 to begin discussion on all provisions of PA 05-239. DECD staff again met with CHFA staff on August 17, 2005 to begin discussion on the specific requirements in Section 2. A plan of action was developed. This plan included:

1. DECD would develop an Occupancy Survey (***Attachment 2***) of all elderly sponsors to obtain detailed information on all current residents, as well as information on those applicants on their waiting lists who would be most likely to occupy units in the next 3 years
2. CHFA would continue its collection of Capital Needs data from those same owners/sponsors.
3. Both the Occupancy Survey and the Capital Needs data effort would be “rolled out” at the Connecticut Chapter of the National Association of Housing and Redevelopment Officials (CONN-NAHRO) Conference, which was slated to be held August 29 thru 31, 2005.
4. A direct mailing of the survey would also occur immediately following the Conference.
5. DECD and CHFA were to meet as necessary, as well as independently analyze the data they collected, and come together in January/February to merge the data, and build their analysis.
6. DECD and CHFA again met on March 20, 2006 to finalize this report.
7. The final report was to be developed and ready for distribution on or before April 1, 2006.

This plan of action was implemented, and subsequent meetings between DECD and CHFA staff were held. Data was exchanged, and the attached data sheets were the result.

Occupancy Survey - Methodology

As planned, the Occupancy Survey was “rolled out” at the CONN-NAHRO Conference on August 30, 2005. On the following Monday, September 6, 2005, a direct mailing and/or email transmission of the Occupancy Survey documents went out to all ninety-two (92) owners/sponsors of state-financed non-Section 8 assisted elderly rental housing (**Attachment 3**). As indicated in the Notice, a return date of September 30, 2005 was slated for the return data.

It is important to note that there are eleven (11) elderly housing projects that were not included in this survey, because they are currently receiving federal assistance through the Section 8 New Construction-Substantial Rehabilitation Program. This project-based rental assistance has historically provided sufficient operating funds, as well as sufficient capital reserves to ensure the long-term financial and physical health of these properties.

As a result of the distribution of this survey, and the rollout efforts by DECD with the assistance of CONN-NAHRO, an 89% return rate on the survey was achieved (**Attachment 4**), with only two (2) sponsors indicating that they would not participate in the survey and would not provide the data requested. Although a number of smaller housing authorities were not able to provide the necessary data in time to be used in the data analysis, two (2) local housing authorities (Litchfield and Thomaston) specifically wrote to DECD indicating that they would not provide the requested data, as they had no intention of participating in Elderly RAP if offered the opportunity to do so.

Attachment 3 also includes information on those housing authorities provided the capital needs data requested by CHFA. This methodology and the data collected will be discussed in the following section.

Capital Needs Data - Methodology

The Connecticut Housing Finance Authority implemented a comprehensive Capital Needs Assessment (C.N.A.) survey of all state-financed housing providers, including Housing Authorities, Non-Profits, Developers and Limited Equity Co-ops. An initial survey was developed and distributed in June 2004. Based on initial feedback and in-house review of responses, the C.N.A. was revised with expanded categories, including 153 specific capital needs items. The survey requested that items be categorized according to one of five areas of urgency as defined below:

1. **Emergency** - Immediate action to correct an imminent threat and risk to public safety. Usually having to do with something that breaks or cannot produce its intended purpose for basic service, like hot water, weather proofing, etc. (Health, Safety, and Code Violation). Year 1, Occupied Units.

2. **Deferred maintenance** - a deliberate postponement in the upkeep of property or equipment for an item that may be wearing out but is still marginally functional and in need of repair or replacement. Year 2–3. Occupied Units.
3. **Rehabilitation** - to restore to its former capacity of efficiency and appearance by correcting physical and aesthetic deterioration. Year 4-5. Can be Occupied or Vacant Units.
4. **Substantial Rehabilitation** - Gut rehabilitation; removing all sheetrock to framing; removing and replacing all mechanical systems. Building retains its original configuration. Year 4-5. Vacant Units.
5. **Revitalization/ Restructuring** - To change the make up of, increase or decrease the bedroom mix or unit expansion. To provide new life and appearance to the project by demolition and/or new development. Year 2 through 5. Vacant Units.

Specific categories allowed data collection to be more focused; for example general plumbing was broken down into specifics to include finished plumbing, rough plumbing and kitchen plumbing. The returned surveys were filled out by either on-site staff, management company representatives or were based on results of a professional capital needs study or contractor quotes for work. Two additional surveys were distributed, in July 2005 and again in February 2006. CHFA staff will begin site visits in April 2006 to field verify the urgency of need for these capital improvements.

To date, 100% of housing authorities have completed the capital needs survey; 21% of non-profits and 35% of the private developers have also responded. Although the final survey response date has passed, CHFA continues to incorporate Can’s as they are returned.

Capital Needs Findings

Capital needs for the 6,797 elderly units by Category of Urgency is as follows:

	<u>All Categories</u>	<u>W/out Revitalization</u>
Emergency	\$13,683,498	\$13,683,498
Deferred Maintenance	\$22,494,956	\$22,494,956
Rehabilitation	\$13,103,794	\$13,103,794
Substantial Rehabilitation	\$13,500,205	\$13,500,205
Revitalization/Restructuring	\$41,258,269	---0---
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Total Capital Needs	\$104,040,722	\$62,782,453
Less Available Reserves after \$1,000/unit set-aside	\$19,035,159	\$19,035,159
Net Capital Needs	\$85,005,563	\$43,747,294

These categories can be further defined in accordance with definitions that DECD has provided to CHFA. **Attachment 5** further describes these definitions.

It is CHFA policy to maintain a minimal level of reserves at all times; \$1,000 per unit. As indicated above, this would mean that all other reserves would be considered “available” for use in addressing these capital needs. In a macro view, this is accurate, however, on a project-by-project view, some projects have much healthier reserves than others, and not all of the “available” reserves would match where the needs are most critical.

Therefore, when attempting to address the capital needs of this portfolio, the full \$85,005,563 value should be used as an estimate for the total cost.

Although this capital needs data is not incorporated into the analysis for further subsidy needs, it is important to note that the failure to address these capital needs, both in the short-term and the long-term, will result in a negative outcome for these projects.

Depending on how the cost of meeting emergency and long-term capital needs are to be funded, assuming that housing development “self sufficiency” continues to be a goal, an additional **\$85,000,000** in capital funding is also needed. It may be possible to finance this capital funding with Elderly RAP subsidies, however, this methodology needs to be further refined before a recommendation can be made.

Other Factors

Since May 2005, DECD has taken a very hard look at the funding availability under the Elderly RAP, and came to the conclusion that insufficient funding was in place to consider any base rent increases for the period beginning July 1, 2005. A notice went out to all participants at that time, that program participation would be limited to the current tenants, and that no base rent increases could be considered. (*See Attachment 4*) Six (6) owners/sponsors had already requested base rent increases, which were subsequently denied by CHFA due to the lack of funds under Elderly RAP. These six (6) owners/sponsors subsequently submitted zero increase budgets to CHFA, but as a result were unable to allocate any funds for reserve expenditures, and resulted in zero flexibility in their ability to cover any uncontrollable and unanticipated increases in cost over the coming period. As one would expect, significant increases in fuel costs occurred almost immediately, and these six (6) owners/sponsors are now in a position where uncontrollable costs have escalated outside of their ability to address them within their operating budgets. This means that there are currently insufficient revenues to pay for operating expenses, and these properties are running significant deficits, which are further draining the long-term capital reserves, and severely damaging the long-term financial health of these properties.

In an attempt to bring this issue out, one owner has formally asked to “opt out” of participation in the Elderly RAP, and two others have indicated an interest in looking at the issue. It is the belief of one housing authority that opting out of Elderly RAP will allow them to raise the base rents to levels necessary to fund their operations.

However, it would also negatively impact the demographics of their occupancy, since they would only be able to rent to persons who have a “demonstrated ability to pay” the new higher base rent. With higher base rents, the very low-income applicants on their waiting lists (mostly the young disabled) would be determined to be unable to pay the new higher base rents, and therefore ineligible for occupancy. This statement is borne out by the analysis of the Waiting List information in the next section.

Data Analysis: Current Year and Year 1

An analysis of this data was completed, however, certain limitations or assumptions had to be made in order to bring consistency and order to the data sets. These assumptions include the following:

1. Only data provided on or before 12/1/2005 was used in the analysis in order to meet the reporting deadline of April 1, 2006;
2. Waiting List information was collected for an “average” three-year turnover period. Actual turnover may be different from housing development to housing development;
3. A “macro” approach to values was used when making adjustments for increasing operation costs due to uncontrollable expenses (i.e. utilities, inflation, changing tenant payments due to tenant turnover, etc.); and
4. Rent increase information provided by the owners/sponsors were taken at face value. No attempts at justifying these data sets were made at this time. This is due to a number of factors, which include timing of the report, lack of available 3rd Quarter Financial Statements to verify expenditures, differentials in utility services provided at each facility, ongoing contract negotiations at the various housing authorities, and tenant turnover.

For the Current Year and SFY 06/07, we will show incremental changes that were used to build the rationale for the various adjustments throughout the analysis.

Adjustment #1

Referring to Table #1, there is a current year need (the period ending June 30, 2006) for \$535,088 in additional Elderly RAP subsidies. This is due to a number of factors, which include, but are not limited to:

1. Denied base rent increases requested for July 1, 2005;
2. Base rent increases which were necessary in January 2006, but which were disallowed due to a lack of subsidies;
3. An unanticipated 22% increase in utility costs at most facilities; and
4. Changing incomes of residents due to tenant turnover (an additional 69 residents would qualify for Elderly RAP).

**Table 1
SFY 05-06 Elderly RAP Funding**

Number of Elderly RAP Participants	Current Allocation from the General Fund	Additional Allocation Necessary to Balance
46 Housing developments	\$1,523,004	\$535,088
1,331 Residents	Average Monthly Cost Per Participant	\$ 95.35
1,400 Residents	Revised Average Monthly Cost Per Participant	\$ 122.25

Adjustment #2

Referring to Table #2, there is a need in SFY 06-07 of \$2,927,758 in Elderly RAP subsidies. This is due to a number of factors, which include, but are not limited to:

1. All of the prior adjustments for FY 05/06;
2. Base rent increases which have been identified through the survey, to be effective in July 06 or January 07; and
3. Changing incomes of residents due to annual income re-certification (an additional 84 residents are anticipated to qualify for Elderly RAP).

With an unadjusted allocation of \$1,523,004, and a gap of \$535,088 from SFY 05/06, an additional \$869,666 in subsidies is anticipated. This is before any adjustment is made for “anticipated” tenant turnover and without additional participation in the Elderly RAP.

**Table 2
SFY 06-07 Elderly RAP Funding**

Number of Elderly RAP Participants	Current Allocation from the General Fund	Additional Allocation Necessary to Balance 05/06	Additional Allocation Known Rent Increases	Average Monthly Cost Per Participant
95 Housing developments 46 Owners 1,400 Residents	\$1,523,004	\$535,088	N/A	\$122.25
95 Housing developments 46 Owners 1,484 Residents	\$1,523,004	\$535,088	\$869,666	\$164.41

Adjustment #3

Table #3 looks at fully subscribing participation in the Elderly RAP (with the only exceptions being the Litchfield Housing Authority and the Thomaston Housing Authority), then the total need for SFY 06-07 jumps to \$3,914,645, an increase of

\$986,887 over the previously adjusted \$2,927,758 allocation. This is due to a number of factors, which include, but are not limited to:

1. All of the prior adjustments
2. The addition of 44 owners/93 Housing developments/1500+ Residents

Table 3
SFY 06-07 Elderly RAP Funding – Full Participation

Number of Elderly RAP Participants	Current Allocation from the General Fund	Additional Allocation Necessary to Balance 05/06	Additional Allocation Known Rent Increases	Additional Allocation For Full Participation	Average Monthly Cost Per Participant
95 Housing developments 46 Owners 1,484 Residents	\$1,523,004	\$535,088	\$869,666	N/A	\$164.41
187 Housing developments 90 Owners 3,000+ Residents	\$1,523,004	\$535,088	\$869,666	\$986,887	\$108.74

Adjustment #4

Finally, for SFY 06-07, with full participation, and an estimated change in subsidy due to tenant turnover, and based on the Waiting List information provided in the DECD survey, Table #4 shows the total need for SFY 06-07 Elderly RAP is \$4,372,659.

Table 4
SFY 06-07 Elderly RAP Funding – Full Participation and Tenant Turnover

Number of Elderly RAP Participants	Current Allocation from the General Fund	Additional Allocation Necessary to Balance 05/06	Additional Allocation Known Rent Increases	Additional Allocation For Full Participation	Percent Increase due to Changing Incomes 11.7% Increase	Average Monthly Cost Per Participant
187 Housing developments 90 Owners 3,000+ Residents	\$1,523,004	\$535,088	\$869,666	\$986,887	N/A	\$108.74
187 Housing developments 90 Owners 3,000+ Residents	\$1,523,004	\$535,088	\$869,666	\$986,887	\$458,014	\$121.46

An analysis of the waiting list information provided also indicates a negative trend within each age category. On average, the income differential between the “over 62” applicants, and the young disabled applicants on the waiting list is substantial. Based on the data provided, there is a 29.29% differential between these groups. That is, on average, a young disabled applicant has 29.3% less income than an “over 62” applicant. In addition, forty percent (40%) of the applicants on the current waiting list are in this lower income group. This would have a negative effect on the available excess of base income available, and add to the growing number of residents who “need” Elderly RAP in order to be able to afford to live in these housing developments. Therefore, using this “macro” approach, and assuming that 40% of any new tenants would be in the lower income group, an 11.7% increase can be anticipated.

Data Analysis: Out Years 2 thru 5

The “Out Years” refers to the anticipated funding needs for SFY 08, SFY 09, SFY 10 and SFY 11. Again, Table #5 contains certain assumptions had to be made in order to bring consistency and order to the data sets. This is due to a number of factors, which include, but are not limited to:

1. All of the prior adjustments;
2. Continued downward trending of incomes when compared to inflation (11.7%);
3. Uncontrollable expenses (i.e. utilities, insurance) accelerating at a rate above inflation (additional 2.5%); and
4. Inflation at a flat 2.5% increase.

**Table 5
Out Years Elderly RAP Funding**

SFY 06/07 Base Year	SFY 07/08	SFY 08/09	SFY 09/10	SFY 10/11
\$4,372,659	\$5,131,526	\$6,022,092	\$7,067,215	\$8,293,717

Table #5 shows these anticipated subsidy needs for each of the respective fiscal years.

As previously indicated, the funding for the Out Years are shown assuming full participation (with the exception of Litchfield and Thomaston, and the eleven Section 8 assisted developments) as well as the adjustments for uncontrollable cost escalations and the changing demographics.

Conclusion

With the elderly population projected to dramatically increase over the next 10 years (it is expected to triple), beginning to address the preservation and affordability of our existing housing stock is critical to keeping up to the needs of this population group and with the issue.

Further, both emergency and revitalization funds are necessary over the next 2-5 years in order to preserve these units as decent, safe and sanitary housing for our elderly and young disabled populations.

In accordance with the requirements of Public Act 05-239, the current and future funding needs of this important component of the affordable housing stock of the State of Connecticut are as follows: SFY 05-06 \$2,058,092; SFY 06-07 \$4,372,659; SFY 07-08 \$5,131,526; SFY 08-09 \$6,022,092; SFY 09-10 \$7,067,215; and SFY 10-11 \$8,293,717.

The Department of Economic and Community Development is available to discuss the details of this analysis.

ATTACHMENT 1



Substitute House Bill No. 6662

Public Act No. 05-239

AN ACT IMPLEMENTING THE RECOMMENDATIONS OF THE LEGISLATIVE PROGRAM REVIEW AND INVESTIGATIONS COMMITTEE RELATING TO POPULATIONS IN STATE ELDERLY AND DISABLED HOUSING PROJECTS.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Section 1. (*Effective from passage*) The state agencies charged with providing social services to the elderly and nonelderly disabled populations residing in elderly housing projects under part VI of chapter 128 of the general statutes shall assist housing authorities in identifying and accessing social services offered by such agencies for such persons. The Department of Mental Health and Addiction Services, the Department of Mental Retardation and the Department of Social Services shall each develop a plan that details outreach efforts, available services and crisis intervention. Not later than October 1, 2005, each such department shall report a summary of its collaboration efforts with housing authorities to the select committee of the General Assembly having cognizance of matters relating to housing, and the Legislative Program Review and Investigations Committee, in accordance with section 11-4a of the general statutes.

Sec. 2. (NEW) (*Effective from passage*) Annually, the Department of Economic and Community Development in consultation with the Connecticut Housing Finance Authority shall conduct a comprehensive assessment of current and future needs for rental assistance under section 8-119kk of the general statutes for housing housing developments for the state's elderly and disabled. Not later than April 1, 2006, the results of the first such analysis shall be presented to the select committee of the General Assembly having cognizance of matters relating to housing, in accordance with section 11-4a of the general statutes.

Sec. 3. (NEW) (*Effective July 1, 2005*) Not later than July 1, 2006, the Department of Economic and Community Development shall develop and maintain a comprehensive inventory of all assisted housing, as defined in section 8-30g of the general statutes, in the state. The inventory shall identify all existing assisted rental units by type and funding source, and include, but not be limited to, information on tenant eligibility, rents charged, available subsidies, occupancy and vacancy rates, waiting lists and accessibility features. In order to assist the department in the completion of the inventory, all owners of such housing units, both public and private, shall report accessible housing units to the database established and maintained under section 8-119x of the general statutes.

Sec. 4. (*Effective from passage*) Not later than February 1, 2006, the Department of Economic and Community Development shall submit a report to the Legislative Program Review and Investigations Committee, in accordance with section 11-4a of the general statutes, concerning the progress it has made:

- (1) In conjunction with the Connecticut Housing Finance Authority, revising and updating of the operating manual for state-funded elderly and disabled housing programs, including developing of a policy about and documentation of negative incidents and the creating and maintaining of waiting lists, and including the development of guidelines in consultation with the state Commission on Human Rights and Opportunities for tenant selection and suitability in accordance with all relevant state and federal laws;
- (2) In conjunction with the Connecticut Housing Finance Authority, consulting with the Connecticut housing court specialists and the Connecticut association of housing authorities concerning developing possible training seminars or materials on eviction proceedings for local housing authorities;
- (3) Reinstating training for local housing authorities regarding state affirmative fair housing requirements, including, but not limited to, the use, maintenance and selection from waiting lists;
- (4) Requiring plans of local housing authorities for safety and security measures to be part of the required management plans submitted annually for review, and encouraging housing authorities to establish rapport with local police departments outlining respective roles and responsibilities in responding to negative incidents;
- (5) In consultation with the Departments of Mental Health and Addiction Services, Social Services and Mental Retardation, reassessing the job description and accompanying qualifications for resident service coordinators to reflect the services needed by all groups residing in state-funded elderly and disabled housing and establishing the number of hours and salary rates reflecting the level of skills and qualifications needed to adequately service such housing population;
- (6) Enlisting professionals from mental health and other service agencies to train resident service coordinators and housing authority staff to better understand the needs of elderly residents as well as persons with disabilities and related problems; and
- (7) Establishing a plan in consultation with the Department of Social Services, the Department of Mental Health and Addiction Services and the Connecticut Housing Finance Authority, for the creation and funding of a single state-wide manager position

for the resident service coordinator program, who shall, at a minimum, (A) assist in measuring housing authority interest to reopen availability of the resident service coordinator grants, (B) revise the content and format of the existing resident service coordinator reporting requirements, (C) periodically monitor the activities of resident service coordinators through a review of the newly revised reporting instrument, (D) provide technical assistance and guidance to the resident service coordinators in their roles and responsibilities, including, but not limited to, the assessment of resident needs, (E) evaluate the training needs of the currently employed resident service coordinators and arrange ongoing training for all resident service coordinators as needed, (F) act as a liaison between resident service coordinators and the social service agencies to further collaboration efforts as well as develop opportunities for resident education and awareness of disabilities, and (G) prepare and maintain a resource guide, including, but not limited to, identifying contact information and available services from the potential social service agencies across the state.

Approved July 8, 2005



ATTACHMENT 2



Public Act 05-239

**An Act Implementing the
Recommendations of the
Legislative Program Review and
Investigations Committee Relating
to Populations in State Elderly and
Disabled Housing Projects**



P.A. 05-239

- Legislative Program Review and Investigations report – published in December 2004
- Thirteen (13) recommendations
- More than a half-dozen pieces of legislation were proposed as a result
- P.A. 05-239 was most significant passed and signed into law



P.A. 05-239

- Consists of four (4) Sections whose primary topics are:
 - Identification of and assistance in accessing social service programs
 - Annual analysis of current and future needs for Elderly Rental Assistance
 - Development and maintenance of a comprehensive database of “assisted” housing
 - Detailed reporting on progress toward seven (7) of the recommendations identified in the LPRIC report



P.A. 05-239

Section 2: Annually, DECD in consultation with CHFA shall conduct a comprehensive assessment of current and future needs for rental assistance in the state's elderly and disabled housing.

This session is intended to roll this assessment process out to the affected participants and potential participants.



Current Participants/ Current Need

There are currently Forty-Six (46) participants in the Elderly RAP, providing rental assistance to over 1,400 very low income elderly and disabled residents of state-assisted elderly housing.

Of these, Thirty-eight (38) are local housing authorities, and Eight (8) are limited partnerships or nonprofit corporations.



Current Situation

- FY 05-06 Budget was “flat-lined”
- \$1,523,004 was appropriated (\$1,603,228 was requested)
- \$1,593,674 has been requested by participants
 - Six requests for Rent Increases effective 7/1/05 were withheld
- Current year deficit of \$70,670
- Tenant Turnover is not currently being allowed
- Anyone not in the program on June 1, 2005 cannot be offered Elderly RAP
- \$0 available for January 1, 2006 Rent Increases



Current Situation

- Forty-six (46) sponsors do not currently participate in the Elderly RAP.
- These 46 sponsors represent over 3,000 elderly or disabled tenants.
- Based on current participation, over 1,500 potential participants could exist.



Next Steps

- Additional “hard” data is needed

Sources:

- Rent Rolls of current participants
- Rent Rolls of 46 non-participants
- Waiting List data from all projects
- Capital Needs Impact



Methodology

- Survey of Current Participants
 - Current Rent Roll with all residents included (both on and not-on RAP)
 - Applicants equal to an estimated 3 year Turnover on Waiting List



Methodology

- Survey of Non-Elderly RAP Participants
 - Current Rent Roll with all residents included
 - Applicants equal to an estimated 3 year Turnover on Waiting List



Timetable

- Mailing to go out Friday, September 2, 2005
- Mailing will include Blank forms and Diskette with Excel Spreadsheet with Formulas for both Survey's
- Directions will be included
- Email or Other Electronic response is preferred
- Response on Diskette will be accepted



Anticipated Response/Participation

- Target participation is 90%
- Follow-up to occur by phone/fax/email during first week of October
- Failure to participate will be noted as part of the report
- Important to understand this is an obligation and a benefit



Capital Needs Data

- CHFA has collected Capital Needs Data
- Analysis of potential funding impact is ongoing



Outcome

- Report will be generated detailing:
 1. Funding shortfall in the current fiscal year
 - Due to “held” budget based rent increases
 - Due to “closed” status of the program
 - Due to tenant turnover (waiting list data)
 - Due to January 1 budget based rent increases
 - Due to capital needs analysis



Outcome

2. Funding shortfall in the next fiscal year
 - Due to current occupancy
 - Due to tenant turnover (waiting list data)
 - Due to capital needs analysis
 - Due to additional participation
3. Long Term Funding Needs
 - 2 – 5 years out



Outcome

Report is due April 1, 2006

Intent is to have report ready for
January 2006 Legislative Session

Draft of report to OPM
on or before December 1, 2005



Other Sections of PA 05-239

Section 1

1. Requires DMHAS, DMR and DSS to work with LHA's in identifying and accessing the services of those agencies
2. Primary discussion is likely to occur through Governor's Interagency Work Group
3. Some local Service Groups have been aggressive in getting "started"



Other Sections of PA 05-239

Section 3

1. Requires DECD to develop and maintain a comprehensive inventory of assisted housing
 - DECD has been doing this under 8-30g for the last fifteen (15) years
 - PA expanded the areas that are to be inventoried
 - Working with CHFA and a work group on Affordable Housing Preservation
 - Mailing for “normal” Assisted Housing List under 8-30g will be going out in September as well
 - DECD will be working with HUD and CHFA on best method for obtaining the “new” data required by the PA



Other Sections of PA 05-239

Section 3 cont.

2. Requires Public and Private owners of assisted units to report on accessible housing
 - Requires the incorporation of this data into the Disability Registry
 - Disability Registry is not currently functional (Former administrator has dissolved)
 - Will be doing an RFP to get this started again



Other Sections of PA 05-239

Section 4

1. Both Simple and Complicated
2. PA really only requires report on progress on Seven (7) of the LPRIC recommendations
3. Good Faith Effort by DECD and CHFA
4. Planning and other related activities to be coordinated through Governor's Interagency Work Group



Other Related Topic

Annual Report on Fair Housing/Racial/Economic Integration

Carol DeRosa of CHFA will provide some detail
and a general discussion of the upcoming data
collection effort



Public Act 05-239

Questions andAnswers?

- We don't have all the answers...but ask anyway.
- Questions promote discussion, the development of policy, and generates interest and a better understanding of myriad issues related to affordable housing and related services for a growing population group.

ATTACHMENT 3

RAP Participants

<u>Type</u>	<u>City/Town</u>	<u>Sponsor/Owner</u>	<u>Property Names</u>	<u># of Properties</u>	<u># of Units</u>
HA	Ansonia	Ansonia Housing Authority	O'Donnell Apts	1	40
HA	Ashford	Ashford Housing Authority	Pompey Hollow	1	32
HA	Berlin	Berlin Housing Authority	Percival Hts	1	30
HA	Bethel	Bethel Housing Authority	Reynolds Ridge	1	40
HA	Branford	Branford Housing Authority	Parkside Village I&II	2	90
		Spanish American Development Agency, Inc.			
NP	Bridgeport	Bridgeport Housing Authority	Forrest Green Homes	1	24
HA	Brookfield	Brookfield Housing Authority	Brooks Quarry	1	35
HA	Clinton	Clinton Housing Authority E-190	GlenHaven	1	30
HA	Colchester	Colchester Housing Authority	Dublin & Ponemah Village	3	70
HA	Coventry	Coventry Housing Authority	Orchard Hill Est.II	1	40
HA	Danbury	Danbury Housing Authority	Crosby Manor & Glen Apts	3	150
HA	Darien	Darien Housing Authority	Old Town Hall	1	30
HA	Deep River	Deep River Housing Authority	Kirtland Commons	1	26
HA	Derby	Derby Housing Authority	Cicia Manor, Lakeview, Stygar Terrace	3	106
HA	East Hampton	East Hampton Housing Authority	Bellwood Ct, Chatham Acres	2	70
HA	East Hartford	East Hartford Housing Authority	Hutt Heights	1	30
HA	East Windsor	East Windsor Housing Authority	Park Hill & Exts	3	84
HA	Ellington	Ellington Housing Authority	Snipsic Village I & II	2	42
HA	Enfield	Enfield Housing Authority	Ella Grasso, Enfield Manor, Woodside Ct	6	200
HA	Essex	Essex Housing Authority	Essex Court	1	36
HA	Fairfield	Fairfield Housing Authority	Pinetree Apts	2	38
HA	Farmington	Farmington Housing Authority	Maple Village	1	40
HA	Glastonbury	Glastonbury Housing Authority	Center Village, Knox Lane, Village Greer	3	140
HA	Greenwich	Greenwich Housing Authority	McKenney Terr. II	1	51
HA	Griswold	Griswold Housing Authority	Ashland & McCluggage Manor	2	60
HA	Groton	Groton Housing Authority	Grasso Gardens I&II, Pequot Village I & II	4	175
HA	Guilford	Guilford Housing Authority	Boston terrace, Guilford Ct	3	90
HA	Hamden	Hamden Housing Authority	Centerville & Hamden Village, Mt. Carmel	4	190
NP	Hartford	Faith Manor Housing	Faith Manor	1	40
NP	Hartford	South/Southwest Housing (Hartford)	MJ Caruso Gables	1	36
HA	Hebron	Hebron Housing Authority	Stonecroft Village	1	25
HA	Killingly	Killingly Housing Authority	Birchwood Terrace, Maple Cts	3	120
HA	Ledyard	Ledyard Housing Authority	King's Corner Manor	1	30
HA	Litchfield	Litchfield Housing Authority	Bantam Falls & Wells Run	2	66
HA	Manchester	Manchester Housing Authority	Spencer Village	2	80
HA	Mansfield	Mansfield Housing Authority	Wright's Village	2	40
NP	Marlborough	Marlborough Assoc. Sr Hsg (MASH)	Florence S Lord	1	24
HA	Middletown	Middletown Housing Authority	Marino Manor	1	40
HA	Milford	Milford Housing Authority	Jagoe Commons, MsKeen Village, DeMaio Gardens	4	135
HA	Monroe	Monroe Housing Authority	Fairway Acres	1	30
HA	Montville	Montville Housing Authority	Freedom & Independence Village	2	80
HA	Morris	Morris Housing Authority	Eldridge Apts	1	20
HA	Naugatuck	Naugatuck Housing Authority	Oak Terrace & Extensions	5	194
NP	New Britain	CPS Properties (New Britain)	Security Manor	1	50
HA	New London	New London Housing Authority	Gordon/Rizzo Cts, Carver Building	2	210
HA	Newington	Newington Housing Authority	Kelleher Park, Cedar & New Meadow Village	3	106
HA	North Branford	North Branford Housing Authority	Hillside Trrace & Ext	2	60
HA	North Canaan	North Canaan Housing Authority	Wangum Village	1	40

HA	North Haven	North Haven Housing Authority	Parkside Manor & Temple Pines	2	70
HA	Norwalk	Norwalk Housing Authority	Ludlow Village	1	30
HA	Norwich	Norwich Housing Authority	Eastwood Ct, Schwartz Manor, Rosewood Manor	4	183
NP	Old Lyme	Ryefield Manor (Old Lyme)	Ryefield Manor	1	39
HA	Oxford	Oxford Housing Authority	Crestview Ridge	1	34
HA	Plainfield	Plainfield Housing Authority	Sunny Acres	1	40
HA	Plainville	Plainville Housing Authority	Center View Manor, Sunset & Woodmoor Village	3	120
HA	Plymouth	Plymouth Housing Authority	Gosinski Park	2	60
HA	Portland	Portland Housing Authority	Quarry Heights	2	70
HA	Preston	Preston Housing Authority	Lincoln Park	1	40
HA	Putnam	Putnam Housing Authority	Crabtree Apt, Wm St Onge Apts	2	40
HA	Ridgefield	Ridgefield Housing Authority	Ballard Green & Ext	2	60
HA	Rocky Hill	Rocky Hill Housing Authority	Rocky Hill Seniors & Murphy Apts	2	70
HA	Seymour	Seymour Housing Authority	Norman Ray House	1	40
HA	Shelton	Shelton Housing Authority	Devaux Apts & Sinsabaugh Hts I & II	3	120
HA	Simsbury	Simsbury Housing Authority	Murphy & Ext Apts	2	70
HA	Somers	Somers Housing Authority	Woodcrest Apts & Extension	2	54
HA	South Windsor	South Windsor Housing Authority	Flax Hill, Wapping Mews	2	70
HA	Southington	Southington Housing Authority	Forgione, Pulaski, Lewis, Zdunczyk Terraces	5	180
HA	Sprague	Sprague Housing Authority	Shetucket Village	1	20
HA	Stafford	Stafford Housing Authority	Avery Park & Extensions	3	110
HA	Stamford	Stamford Housing Authority	Edward Czescik Homes	1	50
NP	Stamford	The Atlantic (Stamford)	The Atlantic	1	28
HA	Stonington	Stonington Housing Authority	E. K. Richmond Homes & Ext	2	60
HA	Stratford	Stratford Housing Authority	Lucas Gardens I & II, Shiloh Gardens	3	113
HA	Suffield	Suffield Housing Authority	Broder Pl, Laurel Ct, Maple Ct	3	60
HA	Thomaston	Thomaston Housing Authority	Green Manor & Ext	2	62
HA	Thompson	Thompson Housing Authority	Gladys Green Apts, Pineview Ct	2	70
HA	Tolland	Tolland Housing Authority	Old Post Road	1	30
HA	Torrington	Torrington Housing Authority	Klaurel Acres, Thompson Heights, Willow Gardens	4	130
HA	Trumbull	Trumbull Housing Authority	Stern Village I-IV	4	186
HA	Vernon	Vernon Housing Authority	Franklin Park, Grove Ct, Windmere Ct	4	134
HA	Voluntown	Voluntown Housing Authority	Greenwood Manor	1	20
HA	Wallingford	Wallingford Housing Authority	Eastside & Southside Terrace, McGuire Ct, Savage Apts	4	155
HA	Waterbury	Waterbury Housing Authority	Begg, Kelly, FDR Apts	3	154
HA	Watertown	Watertown Housing Authority	Country Ridge, Buckingham & Truman Terrace	3	120
HA	West Hartford	West Hartford Housing Authority	Elm Grove	1	40
HA	Westbrook	Westbrook Housing Authority	Worthington Manor	1	32
HA	Wethersfield	Wethersfield Housing Authority	Adams & Fuller Apts, Devlin Ct	3	112
HA	Willimantic	Willimantic Housing Authority	Honan & Trumbull Terrace	2	90
HA	Winchester	Winchester Housing Authority	Greenwoods Garden Apts	1	40
HA	Windsor	Windsor Housing Authority	Millbrook Village, Shad Run Terrace & Ext	3	112
HA	Windsor Locks	Windsor Locks Housing Authority	Southwest Terrace	1	40
HA	Woodstock	Woodstock Housing Authority	New Roxbury Village	1	24

ATTACHMENT 4

Entity	Rent Roll	Wait List	Capital Needs
Ansonia	X	X	X
Ashford	X	X	X
Berlin	X	X	X
Bethel	X	X	X
Branford	X		X
Bridgeport	Contacted - No response		X
Brookfield	X	X	X
Clinton	X	X	X
Colchester	X	X	X
Coventry	X	X	X
Danbury	X	X	X
Darien	X	X	X
Deep River	X	X	X
Derby	X	X	X
East Hampton	X	X	X
East Hartford	X	X	X
East Windsor	X	X	X
		H.A. has no	
Ellington	X	waiting list	X
Enfield	X	X	X
Essex	X	X	X
Fairfield	X	X	X
Farmington	X	X	X
Glastonbury	X	X	X
Greenwich	X	X	X
Griswold	X	X	X
Groton	X	X	X
Guilford	X	X	X
Hamden	X	X	X
Housing One Corp	X	X	X
South/Southwest	X	X	X
Hebron	X		X
Killingly	X	X	X
Ledyard	X	X	X
Litchfield	Refuse to participate		X
Manchester	X	X	X
Mansfield	X	X	X
MASH	X	X	X
Middletown	X	X	X
Milford	X		X
Monroe	X	X	X
Montville	X	X	X
Morris	Contacted - Working on Response		X
Naugatuck	X	X	X
New Britain	X	X	X
Newington	Contacted - Working on Response		X
New London	X	X	X
North Branford	X		X
Nort Canaan	X	X	X

Entity	Rent Roll	Wait List	Capital Needs
North Haven	X	X	X
Norwalk	X	X	X
Norwich	X	X	X
Old Lyme	X	X	X
Oxford	X	X	X
Plainfield	X	X	X
Plainville	X	X	X
Plymouth	X	X	X
Portland	X	X	X
Preston	X	X	X
Putnam	X	X	X
Ridgefield	X	X	X
Rocky Hill	X	X	X
Seymour	X	X	X
Shelton	X	X	X
Simsbury	X	X	X
Somers	X	X	X
Southington	X	X	X
South Windsor	Contacted - Working on Response		X
Sprague	Contacted - Working on Response		X
Stafford	X	X	X
Stamford	X	X	X
The Atlantic	X		X
Stonington	X	X	X
Stratford	X	X	X
Suffield	X	X	X
Thomaston	Refuse to participate		X
Thompson	Contacted - Working on Response		X
Tolland	X	X	X
Torrington	X	X	X
Trumbull	X		X
Vernon	X	X	X
Voluntown	Contacted - Working on Response		X
Wallingford	X	X	X
Waterbury	X		X
Watertown	X	X	X
Westbrook	X		X
West Hartford	X	X	X
Wethersfield	X	X	X
Willimantic	X	X	X
Winchester	X	X	X
Windsor	X	X	X
Windsor Locks	X	X	X
Woodstock	Contacted - Working on Response		X

ATTACHMENT 5

DEPARTMENT OF ECONOMIC & COMMUNITY DEVELOPMENT

RENTAL REHABILITATION PROGRAM

ELIGIBLE WORK ITEMS CATEGORIZED BY DEGREE OF URGENCY (but not limited to)

The following is a list of potential work items classified under the following degree of urgency criteria definitions. The list is not conclusive and some work items based on the severity of the work can fall under more than one degree of urgency category. Also items are not prioritized in order of necessity under each degree of urgency category.

Note we would also consider immediate emergency, which are defined as a failed system recognized for immediate remedial action.

1A- Urgent Need- May be a threat to life.

- Electric service and circuit panel upgrade
- Electrical wiring and circuit's upgrade
- Electrical ground fault interruption (GFI) in kitchens & bathrooms
- Structural defects, cause for structure to be unsafe
- Potential boiler failure, cause for explosion or fire to occur
- Severe roof problem, cause for collapse or water penetration
- Severe deterioration of exterior brick lintels or relief supports
- Basement or underground oil tank failure
- Fencing in of water hazardous, open culvert, etc.
- Non-operational smoke detection and/or fire alarm system
- Child safe bars/screens- three stories or more buildings
- Lead abatement per state regulations where an EBL child resides
- Deteriorated chimney flues
- Septic system failing
- Well system health & equipment problems
- Friable exposed hazardous asbestos containing material
- Severe deterioration of exterior fire escape structure
- Exterior and/or interior lead abatement, units identified to contain toxic level of lead & defective surfaces where a child under the age of six resides
- Severe Elevator problems
- Serious code violation cited by local building and or fire official

1- Eminent Need- May be a threat to life.

- Inoperable bedroom egress windows
- Non-operational site & security lighting
- Deterioration of exterior cantilever balcony
- Other work items similar to 1A except of a less severity - individual electrical hazard, etc.
- Building equipment code violations or failures
- Severe deteriorated walks, roads or parking areas
- Severe termite & other insect infestation problem
- Code violation cited by local building/fire official

2- Moderate Deterioration- Affecting the health, safety and welfare of tenants.

- Boiler replacement
- Hot water heater replacement
- Oil tank replacement
- Window replacement
- Entry door replacement
- Site lighting up grade for security
- Roof replacement, start of leaks,
- Exterior brick cracks, to cause water penetration
- Bathroom renovations
- Kitchen renovations
- Site drainage problems, cause for water to enter basements
- Building, health and fire code violations
- Code citation from local building/fire official
- Window security grilles
- Install exterior railings per code
- Upgrade entry door lock hardware to code
- Upgrade smoke detection and/or fire alarm and or call for aid systems
- Upgrade common area emergency lighting
- Handicapped accessibility deficiency
- Replace problem electric baseboard heating unit
- Interior and/or exterior environmental situation
- Vacant boarded-up out of service units/buildings
- Americans with Disabilities Act compliance as required
- Elevator upgrade
- Installation of CO detectors
- Deterioration of exterior building wall material
- Storm door replacement (those with non-safety glass)

3- Renovations and Improvements- Maintain structures from future deterioration.

- Normal roof replacement, no leaks, and visual deterioration & outlasted life expectancy
- Gutter/leader replacement
- Normal walks, road & parking area resurfacing and/or replacement
- Site watershed drainage problems
- Storm drainage problems
- Basement bulkhead replacement
- Basement hatchway stair replacement
- Termites & other insect infestation problem
- Replace individual bathroom fixture
- Replace, individual component and/or kitchen fixture
- Siding replacement or new siding application